

# Exhibit

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Midland  
Credit  
Management™

350 Camino De La Reina  
Suite 100  
San Diego, CA 92108

02/05/2021

Phone (844) 280-3764  
Hours of Operation Mon - Fri: 8 am to 4:30 pm PT  
Website [www.mcm-ea.com](http://www.mcm-ea.com)  
Creditor American Express  
Original Account Number \*\*\* \* \* \* \* 41008  
MCM Account Number [REDACTED]  
Current Servicer Midland Credit Management, Inc.  
Balance \$4,206.43  
Last Payment Date 11/08/2019

JOSEPH KRAUSS



Re: Account Number: \*\*\* \* \* \* \* 41008

Option 1

1 payment(s) of:  
\$1892.89

Option 2

12 monthly payments of:  
\$175.27

Option 3

24 monthly payments of:  
\$96.4

Hurry! This offer expires 02/20/2021

Dear JOSEPH KRAUSS:

Congratulations! You have been pre-approved for a settlement offer to save you money. Call (844)280-3764 by 02/20/2021 and put your current debt of \$4,206.43 behind you!

Never miss a payment again. Sign up for AutoPay at [www.mcm-ea.com](http://www.mcm-ea.com). Have your MCM account number [REDACTED] ready when you call or click.

You should understand and consider the terms of any settlement before agreeing to it.

Sincerely,

*Josh Mickley*

Josh Mickley  
Group Manager

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

**This does not alter or amend your validation rights as set forth in our previous letter to you.**



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PLEASE REFER TO THE FRONT OF PAGE THREE FOR IMPORTANT DISCLOSURE INFORMATION

## Important Disclosure Information

**Calls to and/or from this company may be monitored or recorded.**

<b>Basic Information</b>			
Creditor	American Express	Current Servicer	Midland Credit Management, Inc.
Original Account Number	*** * * * 41008	Charge-Off Balance	\$4,206.43
Charge-Off Date	07/09/2020	Date of Default	01/11/2020
Last Payment Date	11/08/2019		
<b>Additional Information</b>			
Principal Balance	\$4,206.43	Historic interest rate used for the interest balance: 0%. No additional interest will be charged by MCM.	
Post Charge-Off Interest Balance	\$0.00		
Post Charge-Off Fees Balance	\$0.00		
Current Balance	\$4,206.43		
<b>Important Contact Information</b>			
<u>Send Payments to:</u>  Midland Credit Management, Inc. P.O. Box 2129 Warren, MI 48090-2129		<u>Send disputes or an instrument tendered as</u> <u>full satisfaction of a debt to:</u>  Midland Credit Management, Inc P.O. Box 2129 Warren, MI 48090-2129  You may also call: (844) 426-8452	

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NMLS ID: [REDACTED]